

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

ANDREA L. BURNS

Debtor(s)

Case No. 20-10019JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2020.
- 2) The plan was confirmed on 03/26/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/06/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/22/2024.
- 6) Number of months from filing or conversion to last payment: 51.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,875.24.
- 10) Amount of unsecured claims discharged without full payment: \$35,863.50.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$25,692.62
Less amount refunded to debtor \$1,702.25

NET RECEIPTS: \$23,990.37

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,278.04
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,778.04

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM	Unsecured	14.00	NA	NA	0.00	0.00
BARCLAYS MORTGAGE TRUST 2021-	Secured	16,200.00	16,428.69	16,200.91	16,200.91	2,422.91
BARCLAYS MORTGAGE TRUST 2021-	Secured	0.00	0.00	227.78	227.78	0.00
BESSEMER SYSTEM FEDERAL CRED	Unsecured	516.00	541.18	541.18	5.41	0.00
BESSEMER SYSTEM FEDERAL CRED	Secured	NA	0.00	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,588.00	1,661.51	1,661.51	16.62	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,580.00	1,651.12	1,651.12	16.51	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	803.00	859.66	859.66	8.60	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	4,612.00	4,745.46	4,745.46	47.45	0.00
DISCOVER BANK(*)	Unsecured	1,131.00	1,170.78	1,170.78	11.71	0.00
DR LEONARDS	Unsecured	79.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,005.00	2,089.13	2,089.13	20.89	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,713.00	2,751.45	2,751.45	27.51	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,885.00	4,011.07	4,011.07	40.11	0.00
JPMORGAN CHASE BANK	Unsecured	449.00	495.19	495.19	4.95	0.00
KAY JEWELERS	Secured	204.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	579.00	630.55	630.55	6.31	0.00
LVNV FUNDING LLC	Unsecured	465.00	465.59	465.59	4.66	0.00
MIRA MED REVENUE GROUP++	Unsecured	60.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	767.00	767.65	767.65	7.68	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,032.00	2,087.10	2,087.10	20.87	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	7,685.00	7,685.63	7,685.63	76.86	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	103.00	189.58	189.58	1.90	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	2,567.00	2,769.17	2,769.17	27.69	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	848.00	967.76	967.76	9.68	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	85.00	87.13	87.13	0.87	0.00
UPMC HEALTH SERVICES	Unsecured	NA	444.52	444.52	4.45	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$16,428.69	\$16,428.69	\$2,422.91
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,428.69	\$16,428.69	\$2,422.91
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$36,071.23	\$360.73	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,778.04</u>	
Disbursements to Creditors	<u>\$19,212.33</u>	
TOTAL DISBURSEMENTS :		<u>\$23,990.37</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/16/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.